



Purpose

This SOP is intended to outline what the contract terms for enhanced deductible are, which type repairs will trigger eligible deductible amounts, and other authorization scenarios that address deductibles.

Teams Impacted

- General Claims
- Powertrain Claims

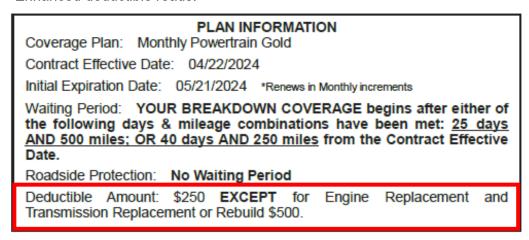
Related References or Documents

SOP: How to Start a ClaimSOP: Parts Verification

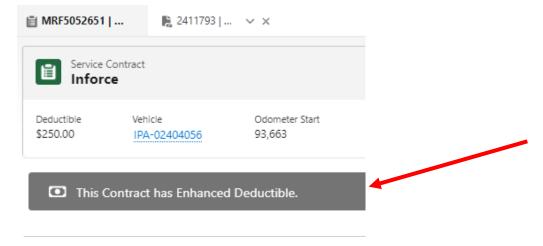
SOP: Finalizing Claim and Interactions

Procedure

1. Contract sold after April 2024: you will notice some contracts with a modification to deductible. Enhanced deductible reads:



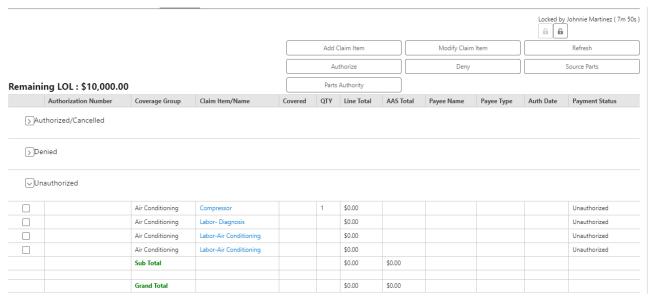
2. You will be able to identify these contracts/claims with this banner.



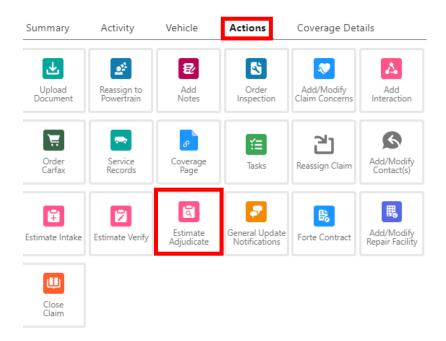




3. After following **SOP:** How to **Start a Claim**, keying the intake estimate and verification estimate per **SOP: Parts Verification**, you will notice the deductible has not been applied yet.



4. For a deductible to be generated, the adjuster will follow **SOP: Parts Verification** and assign the payee in the estimate by clicking **[Actions]** than clicking **[Estimate adjudicate]** button.

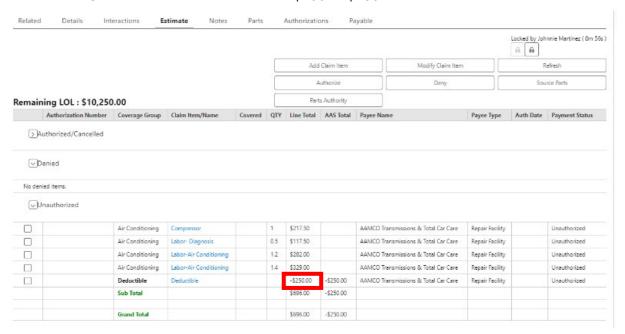


5. Once the payee is assigned to eligible part/s, CMS will determine what level of deductible will apply. (See figures A and B below)

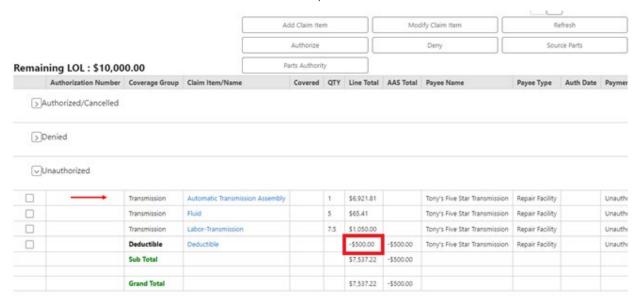


SOP: Enhanced Deductible

a. General claim items will have a \$200 or \$250 deductible.



b. Powertrain claim items will have a \$500 deductible.

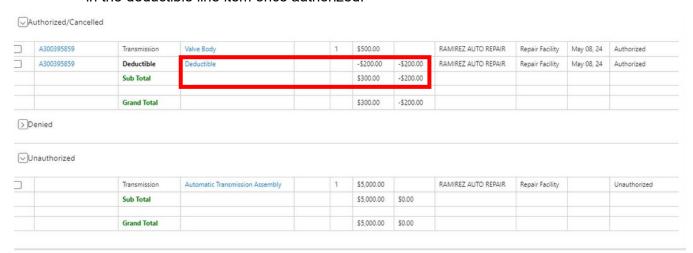


6. Once you have your eligible totals you can follow **SOP: Finalizing Claims and Interactions** to finish the claims process.



Other Authorization Scenarios

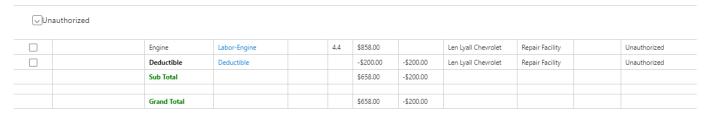
7. If a repair facility has an authorization for a General concern first and now needs to add a Powertrain failure/s to the claim. The customer will be subject to \$500 deductible and reflects in the deductible line item once authorized.



- a. To communicate this to the Repair facility:
 - i. Advised "This contract holder has a \$500 deductible for "type of repair". We have already applied half of that to the first portion of the claim. So, for this repair there will be an additional....(\$250 or \$300)"



- 8. If we are denying a claim, and have requested RDI/Tear Down then owe the repair facility for labor:
 - a. Key in just the labor and assigning payee with generate the deductible.



Important! If the lowest value deductible does not reflect in the line item, reach out to a team lead to modify the claim item.

AAS SOP Title: Enhanced Deductible Dept: Claims
Created Date: 5/7/2024



SOP: Enhanced Deductible

Approval & Revision

Date Created 5/7/2024	Created By Johnnie Martinez Justin Yelton		Date Approved 5/9/2024	• •		Approved By Dept: Jeremy Tan L&D: Melissa Bryant	
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]		Date Approved [Date]		Approved By [Approver's Name]	
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Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]		Date Approved [Date]		Approved By [Approver's Name]	
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